Choice of Hospitals for Mediclaim Policy Holders

2729. SHRI MANOJ BHATTACHARYA: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the Mediclaim policy holders are not given any choice in the selection of nursing homes/hospitals where they can undergo treatment in the event of their hospitalisation;

(b) if so, the reasons therefor;

(c) whether it is a fact that the beneficiary has to undergo treatment invariably in some less reputed hospitals or nursing homes selected by the Third Party Administration which do not, at times, offer quality treatment to the patients; and

(d) if so, the steps proposed to be taken with regard to this provision in the Mediclaim system?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Under the system of Third Party Administrators (TPAs), the Mediclaim policy holders, for the purpose of availing cashless hospitalisation facility, have an option of choosing a hospital/nursing home from the agreed network of hospitals/nursing homes with whom TPAs have tie-ups. In the event of policy holders taking treatment at a hospital where the concerned TPA has no tie-up, the claims of the policy holders will be settled on reimbursement basis, subject to policy limits and conditions.

(c) and (d) As per the agreement of the TPAs with the companies, the TPAs are required to have the tie-ups with those hospitals/nursing homes which are reputed in terms of physical infrastructure, patient safety measures, usage of clinical protocols, etc.

Prosecution Under FERA Violation

2730. MAULANA OBAIDULLAH KHAN AZMI: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the revised guidelines for filing prosecution under Section 56 of the FERA, 1973 allows prosecution of people involved in buying and selling of foreign exchange where amount involved in

contravention is less than Rs. 50 lakhs or where value of foreign exchange seized is less than Rs. 20 lakhs; and

(b) if not, the reasons for people being prosecuted who fall in the above category?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) Section 56 of the Foreign Exchange Regulation Act (FERA), 1973 [since repealed and replaced by the Foreign Exchange Management Act (FEMA), 1999] contained provisions for filing criminal prosecutions for various types of contraventions/offences under the above-mentioned Act, including unauthorised dealings in foreign exchange. The provisions of the said Act did not intend that prosecution be filed in each and every case. Prosecutions under the FERA were thus filed after taking into consideration factors including, *inter alia,* the severity of the contravention/ offence with reference to the objects of that Act and the amount involved in the contravention/seizure, as per the administrative guidelines existing at the relevant time. These administrative guidelines, internally reviewed from time to time, were advisory in nature and did not have the effect of over-riding the statutory provisions of the FERA.

(b) Prosecutions were filed in accordance with the provisions of the FERA and the guidelines applicable at the relevant time.

Property Returns of Executives of Banks

2731. SHRI C. RAMACHANDRAIAH: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether annual property returns by Chairman and Executive Directors of Nationalised Banks, SBI and its associates are being received by Government and/or the concerned banks and the RBI;

(b) if not, how the financial status of the concerned executive is evaluated by Government to ensure that they do not indulge in financial irregularities and corruptions; and

(c) if the reply to part (a) above be in the affirmative, the names of defaulters who have not regularly filed their annual returns during the last three years and the action taken against them?